

**Information to identify the case:**

Debtor 1 Lance L. Hess  
First Name Middle Name Last Name

Debtor 2 Tina M. Hess  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8190  
EIN -----

Social Security number or ITIN xxx-xx-4095  
EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **12-25616-GLT**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lance L. Hess

Tina M. Hess

8/19/16

**By the court:**

Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
Lance L. Hess  
Tina M. Hess  
Debtors

Case No. 12-25616-GLT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 61

Date Rcvd: Aug 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2016.

db/jdb +Lance L. Hess, Tina M. Hess, 179 Hoffman Road, Chicora, PA 16025-3617  
cr +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,  
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636  
13518166 +AES PHEAA, 1200 N. 7th Street, Harrisburg, PA 17102-1444  
13535139 +AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183  
13547658 +Aes/Pheaa, PO Box 8147, Harrisburg, Pa 17105-8147  
13518168 +Asset Acceptance Corp., 400 Market Street, 6th Floor, Philadelphia, PA 19106-2513  
13518171 BHS Dermatology Assoc., 1022 B North Main St., Butler, PA 16001  
13584338 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
13518173 +Blair Hindman, Esq., 415 Wood St., Clarion, PA 16214-1335  
13518174 Butler County Clerk of Courts, P.O. Box 1208, Butler, PA 16003-1208  
13518175 +Butler Imaging & Intervention, 7 Acee Drive, Natrona Heights, PA 15065-9700  
13518176 +Butler Imaging Interventionalist, BMH, One Hospital Way, Butler, PA 16001-4670  
13518178 +Butler Medical Associates, 1022 N. Main St. Ext., Butler, PA 16001-1956  
13518177 +Butler Medical Associates, Suite 001, P.O. Box 1549, Butler, PA 16003-1549  
13518179 +Butler Memorial Hospital, Attn: Billing, One Hospital Way, Butler, PA 16001-4697  
13518180 +Butler Pediatrics, 901 East Brady Street, Suite 101, Butler, PA 16001-4649  
13518181 #+Butler Physical Therapy, 301 1st St., Butler, PA 16001-4798  
13518182 +Butler Surgery Center, 102 Technology Drive, Butler, PA 16001-1784  
13518184 +CBCS, 875 Greentree Road, Pittsburgh, PA 15220-3508  
13518185 Centre County Clerk of Courts, Centre County Courthouse, Bellefonte, PA 16823-1488  
13518186 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000  
13518187 +Collection Service Center, 689 N. Hermitage Road, Hermitage, PA 16148-3237  
13518190 +DuBois Regional Medical Center, 100 Hospital Way, Du Bois, PA 15801-1499  
13518191 +Greater Pittsburgh Orthopedics, 5820 Centre Avenue, Pittsburgh, PA 15206-3710  
13518193 +Hand & Upper Ex Center, 6001 Stonewood Drive, Wexford, PA 15090-7380  
13518194 +Hayt, Hayt, & Landau, LLC, 400 Market St., 6th Floor, Philadelphia, PA 19106-2513  
13518199 John Beall, DMD, 500 N. Main Street, Butler, PA 16001-4305  
13512170 +Kristina G. Murtha, Esq., KLM Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
13518203 One Main Financial, P.O. Box 183172, Columbus, OH 43218-3172  
13518204 +Orthopedic Associates, 301 1st St., Butler, PA 16001-4795  
13518205 Penn Credit Corp., P.O. Box 988, Harrisburg, PA 17108-0988  
13799584 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 310, Moorpark, CA 93021-2602  
13518207 +Richard Latuska, M.D., 102 Technology Drive, Suite 230, Butler, PA 16001-1784  
13518208 +Richard Miggantz DMD, 301 E. 1st Avenue, Tarentum, PA 15084-1858  
13518210 +Spartan Financial Services, 13730 S. Point Blvd., Charlotte, NC 28273-7715  
13518211 +Surgery at Edgeworth Commons, 301 Ohio River Blvd., Suite 100, Sewickley, PA 15143-1300  
13518212 +T. Channapati, M.D., 342 N. Main St., Butler, PA 16001-4921  
13518213 +Tri Rivers Surgical Assoc. Inc., 142 Clearview Circle, Butler, PA 16001-1565  
13518215 +UPMC Childrens, One Childrens Hospital Drive, 4401 Penn Avenue, Pittsburgh, PA 15224-1342  
13518214 +University of Pittsburgh Physicians, 200 Lothrop St., Pittsburgh, PA 15213-2582

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 20 2016 01:17:28 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
13518167 +E-mail/Text: bankruptcy@acbhq.com Aug 20 2016 01:17:16 American Credit Bureau,  
2755 S. Federal Hwy., Boynton Beach, FL 33435-7742  
13558402 +EDI: ACCE.COM Aug 20 2016 00:58:00 Asset Acceptance LLC, Po Box 2036,  
Warren MI 48090-2036  
13518169 EDI: BANKAMER2.COM Aug 20 2016 00:58:00 Bank of America, Bankruptcy Dept.,  
P.O. Box 15168, Wilmington, DE 19850-5168  
13512169 +EDI: BANKAMER.COM Aug 20 2016 01:03:00 Bank of America, N.A., 7105 Corporate Drive,  
PTX B-209, Plano, TX 75024-4100  
13518183 +E-mail/Text: bankruptcy@usecapital.com Aug 20 2016 01:18:37 Capital Accounts,  
P.O. Box 140065, Nashville, TN 37214-0065  
13518188 +EDI: CCUSA.COM Aug 20 2016 00:58:00 Credit Collections USA, 256 Greenbug Rd., Ste. 1,  
Morgantown, WV 26501-7158  
13518189 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Aug 20 2016 01:18:15  
Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
13578001 EDI: ECMC.COM Aug 20 2016 00:58:00 ECMC, P.O. BOX 75906, ST PAUL, MN 55175  
13518195 EDI: HFC.COM Aug 20 2016 01:03:00 HSBC, P.O. Box 17051, Baltimore, MD 21297-1051  
13518196 +EDI: HFC.COM Aug 20 2016 01:03:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253  
13518198 +EDI: IIC9.COM Aug 20 2016 01:03:00 I.C. Systems, Inc., P.O. Box 64378,  
Saint Paul, MN 55164-0378  
13603981 EDI: RESURGENT.COM Aug 20 2016 01:03:00 LVNV Funding, LLC its successors and assigns as,  
assignee of One Main Financial Inc., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
13593140 EDI: RESURGENT.COM Aug 20 2016 01:03:00 LVNV Funding, LLC its successors and assigns as,  
assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587

District/off: 0315-2

User: lfin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 61

Date Rcvd: Aug 19, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13518201 +EDI: MID8.COM Aug 20 2016 00:58:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,  
San Diego, CA 92123-2255  
13518202 +E-mail/Text: egssupportservices@egscorp.com Aug 20 2016 01:18:03 NCO Financial Systems,  
507 Prudential Road, Horsham, PA 19044-2368  
13518206 EDI: PRA.COM Aug 20 2016 00:58:00 Portfolio Recovery Associates, 120 Corporate Blvd.,  
Suite 100, Norfolk, VA 23502  
13549519 EDI: Q3G.COM Aug 20 2016 01:03:00 Quantum3 Group LLC as agent for,  
Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788  
13518209 EDI: DRIV.COM Aug 20 2016 01:03:00 Santander Consumer, P.O. Box 660633,  
Dallas, TX 75266-0633  
13542246 EDI: DRIV.COM Aug 20 2016 01:03:00 Santander Consumer USA, P.O. Box 560284,  
Dallas, TX 75356-0284  
13518216 +E-mail/Text: BankruptcyNotice@upmc.edu Aug 20 2016 01:18:22 UPMC Community Medicine, Inc.,  
2 Hotmetal Street, Quantum Building One, Customer Service, 2nd Floor,  
Pittsburgh, PA 15203-2348

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
cr\* ECMC, P.O. Box 75906, St. Paul, MN 55175  
13518170\* +Bank of America, N.A., 7105 Corporate Drive, PTX B-209, Plano, TX 75024-4100  
13518192\* +Greater Pittsburgh Orthopedics, 5820 Centre Ave., Pittsburgh, PA 15206-3710  
13518197\* HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253  
13518200\* +Kristina G. Murtha, Esq., KLM Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
13518172 ##+BHS Dermatology Assoc., 1022B North Main St., Butler, PA 16001-1954

TOTALS: 1, \* 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 19, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
Dai Rosenblum on behalf of Debtor Lance L. Hess dunmyrem@zoominternet.net,  
dailaw@earthlink.net;dailaw2@earthlink.net;pjzb@zoominternet.net;jmp124@yahoo.com  
Dai Rosenblum on behalf of Joint Debtor Tina M. Hess dunmyrem@zoominternet.net,  
dailaw@earthlink.net;dailaw2@earthlink.net;pjzb@zoominternet.net;jmp124@yahoo.com  
Leslie J. Rase, Esq. on behalf of Creditor PennyMac Loan Services, LLC  
lrase@sterneisenberg.com, ddelvecchio@sterneisenberg.com;dbogucki@sterneisenberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteeewdpa.com

TOTAL: 6